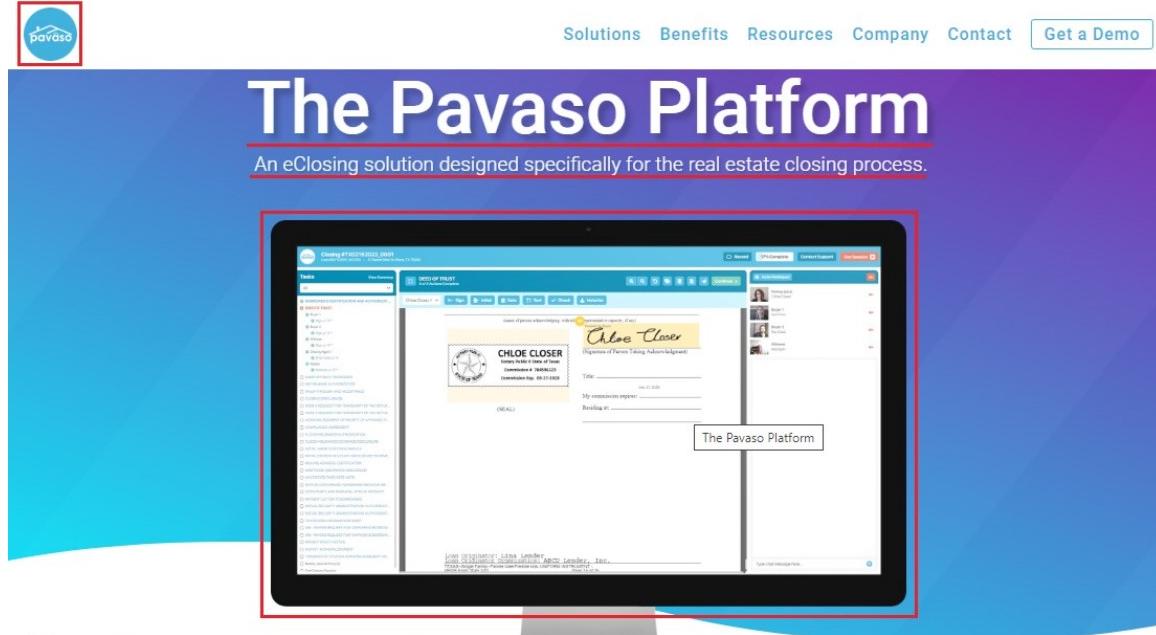


# Exhibit 2

Charted Claims:

Method Claims:1

| US8442920  | Pavaso Remote Online Notarization (RON) ("Accused Product")  |
|--|--|
| <p>1. A computer-implemented method for providing an electronic mortgage closing, the computer-implemented method comprising performing computer-implemented operations for:</p> | <p>The accused product practices a computer-implemented method for providing an electronic mortgage closing (e.g., digital closing), the computer-implemented method comprising performing computer-implemented operations for: receiving, at a document processing system (e.g., computer enabled with accused product) having a processor (e.g., processor of the computer enabled with the accused product), electronic mortgage closing documents associated with an electronic mortgage closing (e.g., digital closing). As shown below, the accused product provides a collaborative space for buyers, witnesses, and notary to prepare and sign closing documents.</p>  <p><a href="https://www.pavaso.com/">https://www.pavaso.com/</a></p> |

 Solutions Benefits Resources Company Contact Get a Demo

## Remote Online Notarization

A whole new dimension of the closing process



<https://www.pavaso.com/ron/>

**Pavaso's Remote Online Notarization (RON)\* technology empowers you to complete signings remotely, through one secure, collaborative platform that streamlines the entire closing process.**

Our RON solution provides the ultimate convenience by allowing signers to be almost anywhere in the world to eSign closing documents, where they appear before the remote online notary to remote online notarize, using two-way audio-video technology.

<https://www.pavaso.com/ron/>

## Pavaso Benefits All Stakeholders

Since inception over 10 years ago, Pavaso's eClosing Platform was created with a focus on improving the real estate closing process. As a leader in digital mortgage transformation, Pavaso empowers lenders, title companies and real estate attorneys to deliver fully digital and hybrid eClosings through one secure, collaborative platform that streamlines the entire closing process. Designed to enhance your workflow and existing relationships, not replace them, Pavaso connects all permissible parties to exchange information and documents, communicate and collaborate in real-time.

Select your role to learn more →

<https://www.pavaso.com/>



Lenders



Title Companies & Attorneys



Notaries



Home Buyers & Sellers

## **Some of the RON Benefits Include:**

- Provides an enhanced experience for individual(s) who are not able to attend in person
- Maintain full control to conduct the signing session with an option to have a state-certified notary join as a separate participant to complete the notarization tasks
- Signers and witnesses can join with ease and are guided through a clear, step-by-step check-in process, with a dashboard to show the conductor their progression as they complete each step
- Enhanced branding capabilities lets you extend your look and feel throughout the entire closing process
- Gives all permissible parties in the transaction online access to a video recording of the complete closing session or the eSigning and remote online notarization, in accordance with state law\*

<https://www.pavaso.com/ron/>

## RON App Available for Apple® iPad®

Pavaso's RON app empowers you and your customers to complete Remote Online Notarization (RON) signing sessions on an Apple iPad, in place of a desktop or laptop device.

Start using Pavaso's RON app for an iPad today!

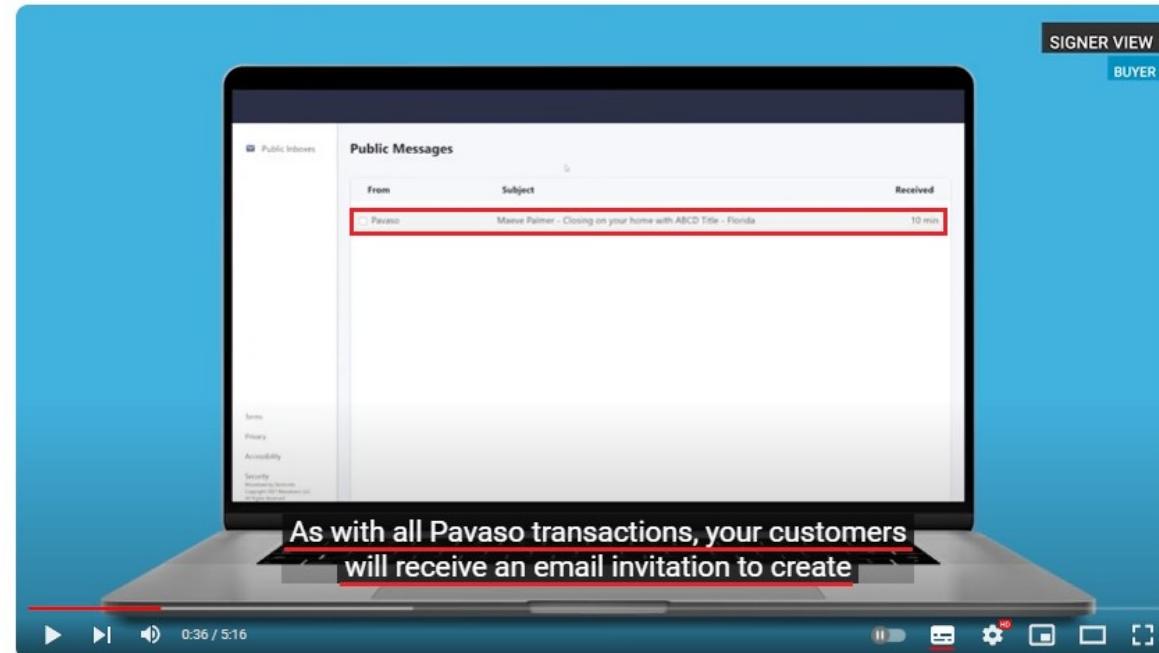


Apple®, iPad®, and App Store® are registered trademarks of Apple Inc.

<https://www.pavaso.com/ron/>



|  |                                    |                                  |  |   |
|--|------------------------------------|----------------------------------|--|---|
|  | <b>Remote Online Notary (RON)*</b> | Microsoft 8.1+<br>macOS X 10.11+ | Google Chrome<br>(versions 72+)<br><br>Mozilla Firefox<br>(version 52+)<br><br>Chromium-based versions of Microsoft Edge<br>(versions 79+)<br><br>Chromium-based versions of Opera<br>(versions 59+)<br><br>Safari (version 13+) | Desktop<br><br>Laptop<br><br>Microsoft Surface<br>Pro hybrid laptop device<br><br>Keyboard & Mouse<br><br>iOS 11+ iPad when using the Pavaso app for the iPad |
| <p><a href="https://pavaso.com/system-requirements/">https://pavaso.com/system-requirements/</a></p>   |                                    |                                  |  |   |
| <p><u>How do documents enter Pavaso's secure system?</u></p> <p>You will be able to leverage existing integrations or establish new ones with a lender's doc prep provider, a title production system, or documents can be added by a simple upload.</p> |                                    |                                  |  |   |
| <p><a href="https://pavaso.com/faqs/">https://pavaso.com/faqs/</a></p>   |                                    |                                  |  |   |



Remote Online eClosings on an Apple® iPad®

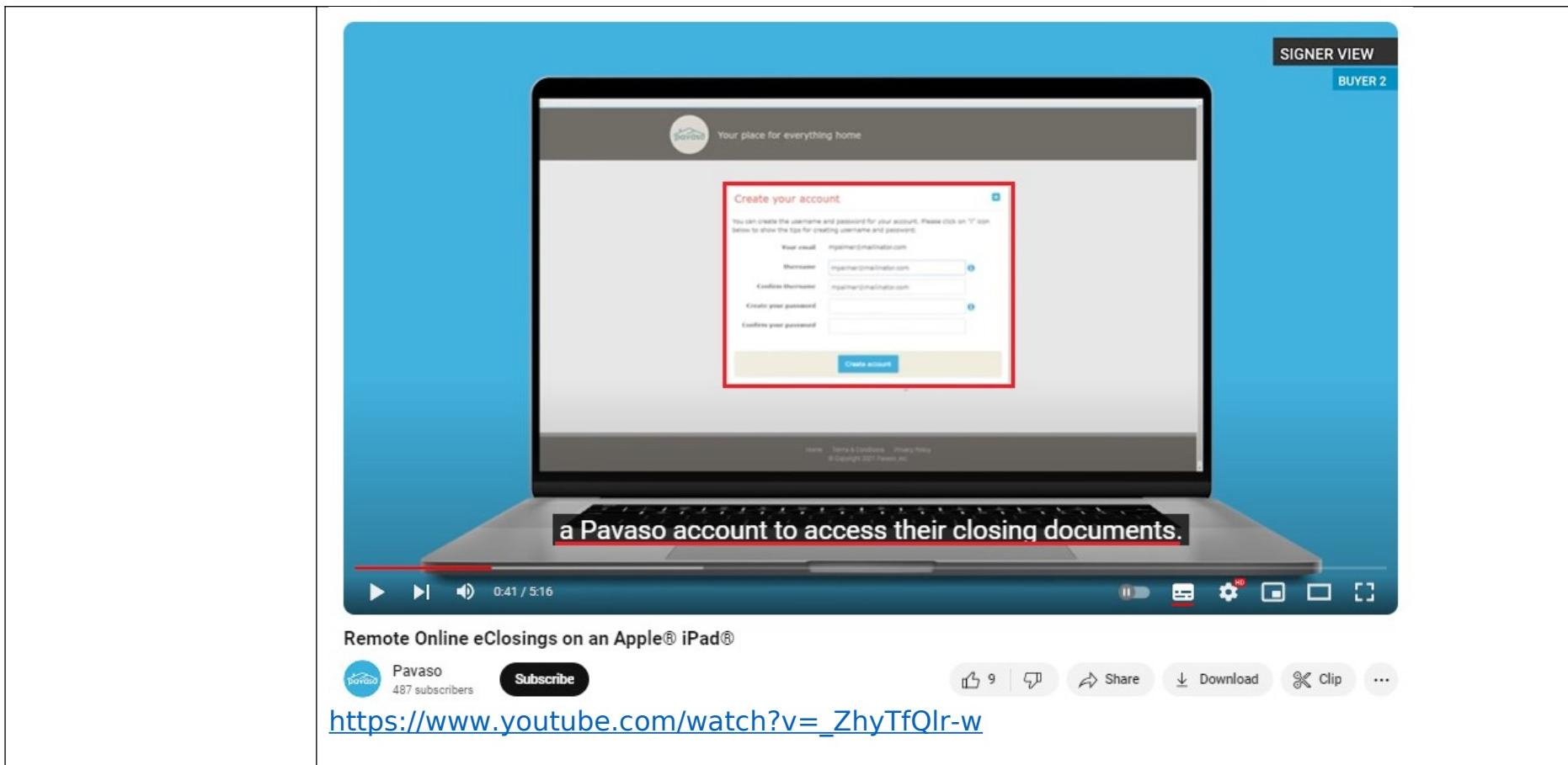


Pavaso  
487 subscribers

Subscribe

Like 9 | Dislike 1 Share Download Clip ...

[https://www.youtube.com/watch?v=\\_ZhyTfQlr-w](https://www.youtube.com/watch?v=_ZhyTfQlr-w)



The image shows a YouTube video thumbnail for a tutorial on using the Pavaso app for remote online eClosings. The video is titled "Remote Online eClosings on an Apple® iPad®". It features a screenshot of the Pavaso app on an iPad, which is displayed on a smartphone screen. The app's interface includes a logo, the name "Pavaso", and the tagline "eClosings for the digital era!". The video player interface shows a progress bar at 1:03 / 5:16, a play button, volume controls, and other standard video controls.

**SIGNER VIEW**  
BUYER 1

Pavaso  
eClosings for the digital era!

OPEN

4+ Years Old

CATEGORY: Finance

DEVELOPER: Pavaso

LANGUAGE: EN English

SIZE: 8.6 MB

Pavaso empowers you to complete fully digital, remote online eClosings securely on the iPad. The Pavaso app is designed for the iPad as an extension of Pavaso's eClosing Platform that allows permissible parties to complete:

**When the customer installs the app on their iPad, they will log into their account and**

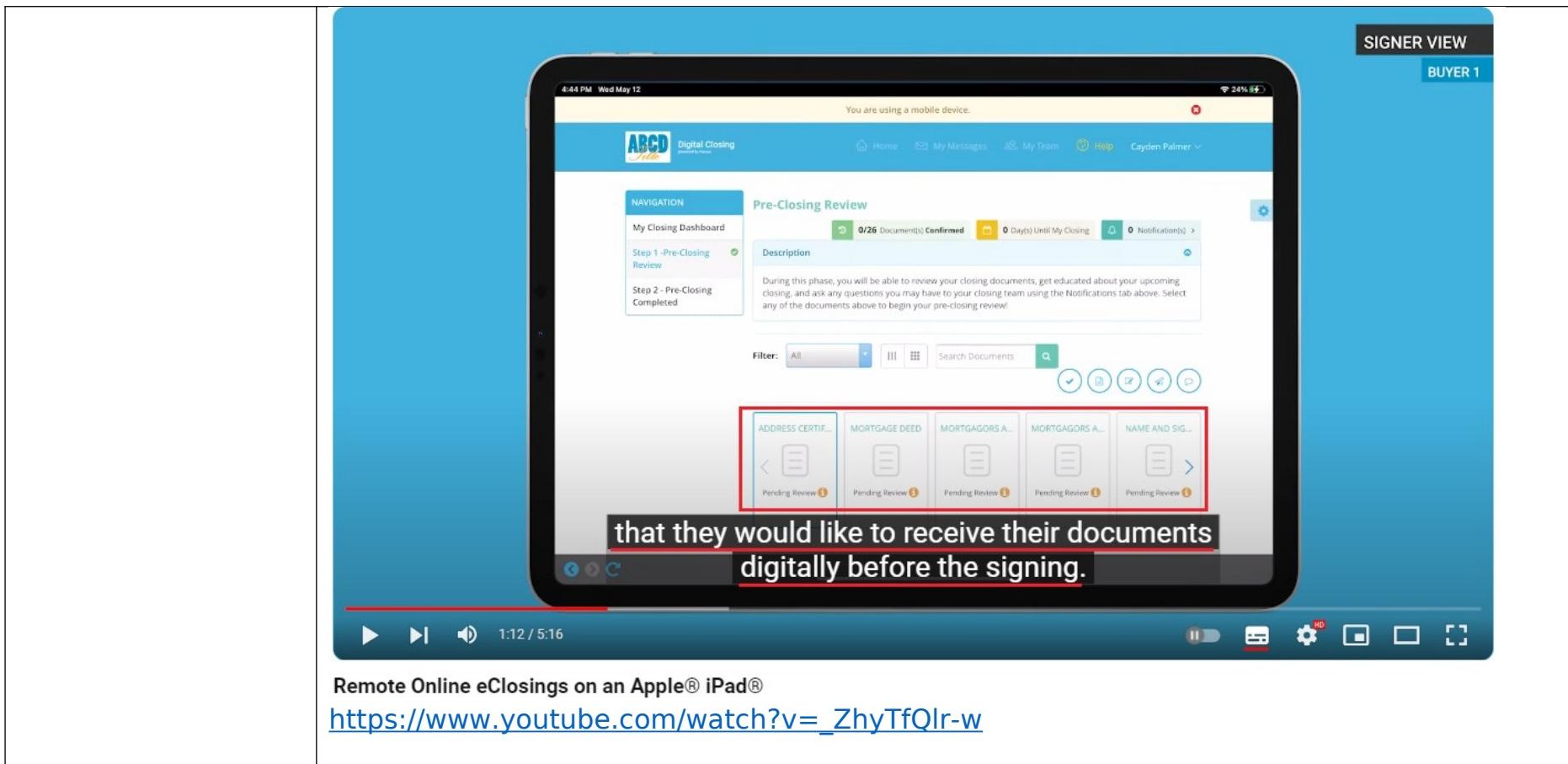
Remote Online eClosings on an Apple® iPad®

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|  | <a href="#">Application</a> <a href="#">Pre-Closing</a> <a href="#">Closing</a> <a href="#">Post-Closing</a>  |
|--|---|
|  | <p><b>Lender and Title Company</b></p> <ul style="list-style-type: none"> <li>• Lender and title documents are consolidated</li> <li>• Add documents through an integration or upload</li> <li>• Designed to automatically place the appropriate signature placeholders onto documents</li> </ul> <p><b>Signer</b></p> <ul style="list-style-type: none"> <li>• Auto-generated email notification updates</li> <li>• Access lender and/or title provided educational material and resources</li> <li>• Review and confirm the accuracy of closing documents, before the closing</li> </ul> <hr/> <p><a href="https://pavaso.com/eclosing201/">https://pavaso.com/eclosing201/</a></p> |
| identifying, at the document processing system, entities participating in the electronic mortgage closing; | The accused product practices identifying, at the document processing system (e.g., computer enabled with accused product), entities (e.g., buyers, witnesses, notary) participating in the electronic mortgage closing (e.g., digital closing).  |

CLOSING AGENT OR NOTARY VIEW

Your Remote Online Closing - Security Questions

Consumers (buyers, sellers, co-signers, title holders) listed below will need to complete the Security Questions.

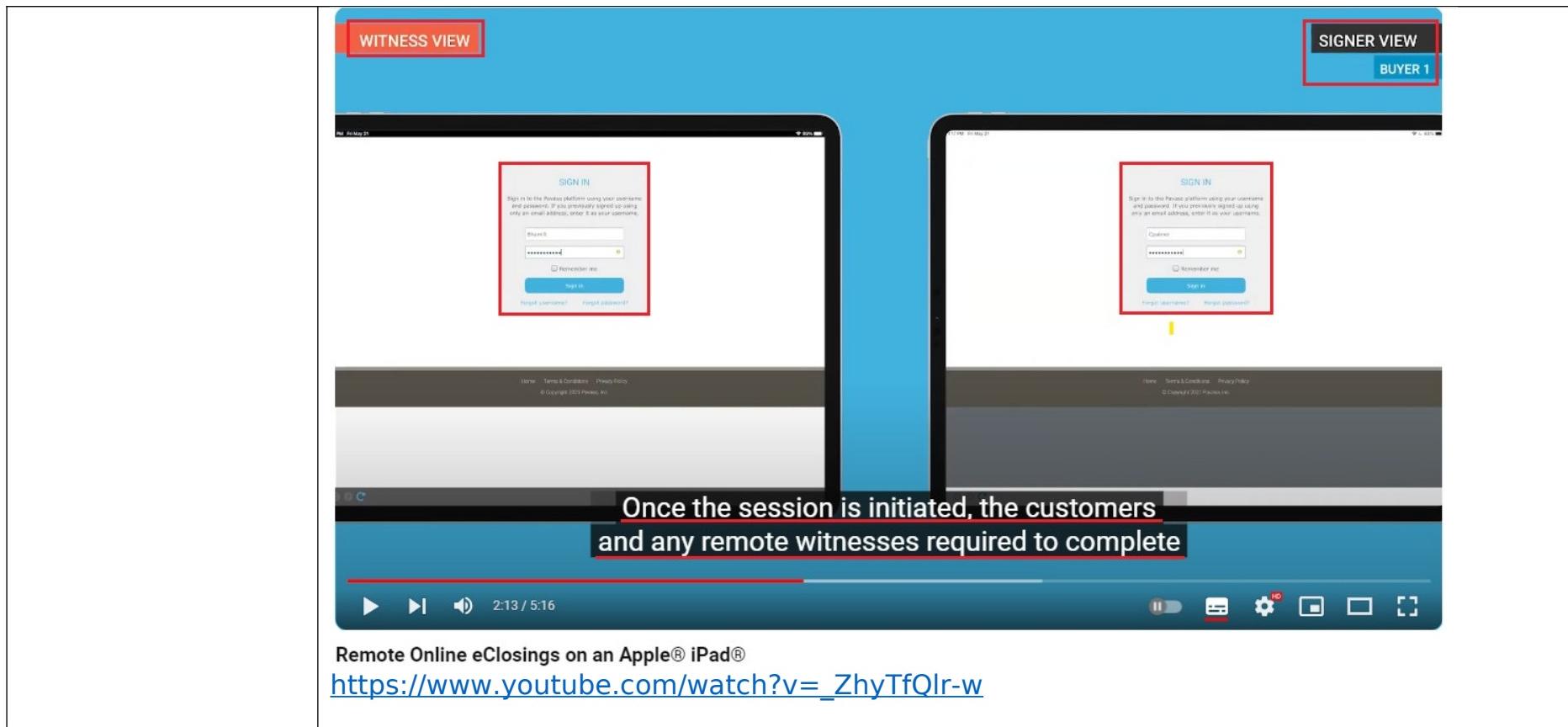
|                            |             |                    |                    |
|----------------------------|-------------|--------------------|--------------------|
| Cayden Palmer (Buyer)      | Not Started | Skip KBA Questions | Skip ID Validation |
| Maeve Palmer (Buyer)       | Not Started | Skip KBA Questions | Skip ID Validation |
| Brandon Hamilton (Witness) | Not Started | Skip KBA Questions | Skip ID Validation |

identifying, at the document processing system, entities participating in the electronic mortgage closing

can login into their Pavaso account on the iPad to initiate the RON signing session.

Remote Online eClosings on an Apple® iPad®

[https://www.youtube.com/watch?v=\\_ZhyTfQlr-w](https://www.youtube.com/watch?v=_ZhyTfQlr-w)



|  |   |
|--|---|
|  | <p style="text-align: center;"><b>the signing can also join the session.</b></p> <p>Remote Online eClosings on an Apple® iPad®<br/> <a href="https://www.youtube.com/watch?v=_ZhyTfQlr-w">https://www.youtube.com/watch?v=_ZhyTfQlr-w</a></p>   |
| connecting the entities to a document signing session; | <p>The accused product practices connecting (e.g., joining via invite link) the entities to a document signing session (e.g., video conferencing session for signing mortgage document).</p> <p>As shown below, the accused product allows buyers and witnesses to join video conference through an invitation link sent to their respective emails. The buyers and witnesses then click on this invitation link and log in to the accused product's platform for video conferencing session.</p> |

Once logged in, the customers will select their transaction and perform a system test

Remote Online eClosings on an Apple® iPad®

Pavaso 487 subscribers

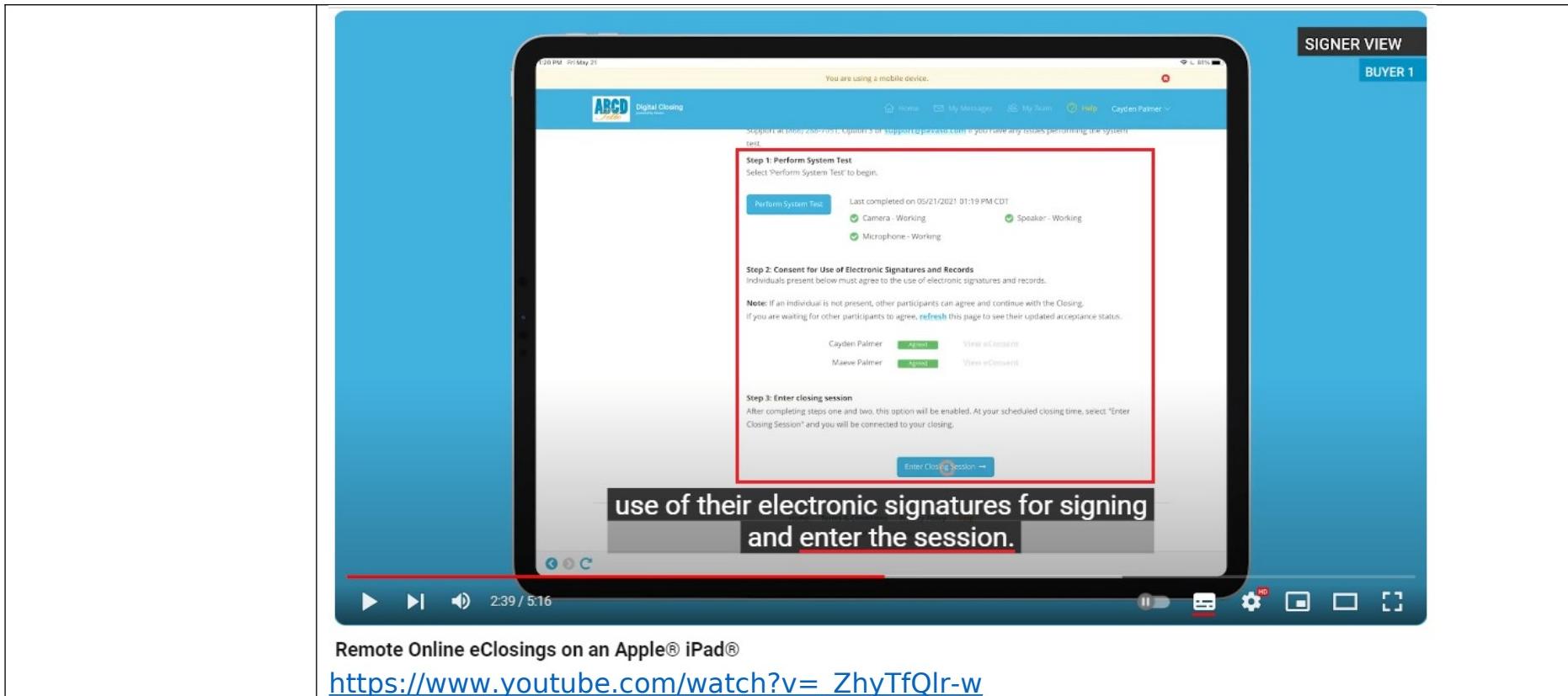
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Remote Online eClosings on an Apple® iPad®

[https://www.youtube.com/watch?v=\\_ZhyTfQlr-w](https://www.youtube.com/watch?v=_ZhyTfQlr-w)



The screenshot shows a digital closing software interface. At the top, there's a navigation bar with the logo 'ABCD Lenders Digital Closing powered by Pavaso' and links for Home, My Messages, My Team, Help, and a user profile for Leah Sommerville. On the left, a sidebar titled 'NAVIGATION' lists 'My Closing Dashboard', 'Pre-Closing Review' (with a green checkmark), 'Pre-Closing Completed' (with a green checkmark), and 'Closing'. The main content area is titled 'Your Remote Online Closing' and displays a message: 'Your remote closing is scheduled on 09/16/2018 at 05:58 PM Central Daylight Time'. It also contains a warning about performing a system test: 'You must re-perform the System Test for each time you enter Closing session.' A button labeled 'Perform System Test' is present. To the right, a 'Consumer View' section provides instructions: 'Item test prior to your scheduled closing date. The system test is required for your Remote Online Closing. Please contact Pavaso support@pavaso.com if you have any issues performing the system test.' Below this, a status message says 'Last completed on 09/16/2018 05:29 PM Central Daylight Time' with a list of checked items: Camera - Working, Speaker - Working, Microphone - Working, and Browser - Supported. A red box highlights the text 'They perform a system test to ensure that'. At the bottom, a YouTube video player shows a video titled 'Remote Online\* eClosings with Pavaso' with 487 subscribers and a 'Subscribe' button. The video URL is [https://www.youtube.com/watch?v=njQSXAY\\_gFw](https://www.youtube.com/watch?v=njQSXAY_gFw). The video player includes standard controls like play/pause, volume, and a progress bar showing 0:44 / 3:17.

The screenshot shows a video player interface with a red box highlighting a 'Perform System Test' dialog box. The dialog box contains a video feed of a woman with blonde hair and glasses, a camera selection dropdown (Integrated Webcam (0bda:58c2)), a question 'Can you see yourself in the video?' with a dropdown menu, a microphone selection dropdown (Optional), a question 'Does the blue bar above move when you speak?' with a dropdown menu, and browser status indicators ('Browser is supported.' and 'Video conference plugin is supported'). A bold text overlay 'their device is properly setup for the closing.' is placed over the bottom of the dialog box. The video player controls at the bottom include play/pause, volume, and a progress bar showing 0:46 / 3:17. Below the video player, there is a section titled 'Remote Online\* eClosings with Pavaso' featuring a Pavaso logo, a 'Subscribe' button, and social sharing links.

Case: 1:24-cv-09123 Document #: 1-2 Filed: 09/29/24 Page 20 of 39 PageID #:63

ABCD Digital Closing

NAVIGATION

My Closing Dashboard

Pre-Closing Review

Pre-Closing Complete

Closing

Help Leah Sommerville

Consumer View

Perform System Test

Test your audio and camera settings here to ensure that they are working prior to your closing.

Note: Using your device's microphone and speaker is recommended. You will still be able to communicate through text chat.

Camera

Integrated Webcam (0bda:58c2)

Can you see yourself in the video?

Choose answer

Microphone

Optional

Does the blue bar above move when you speak?

Choose answer

Video from your camera

Browser

Browser is supported.

Video conference plugin is supported

Speaker

Optional

their device is properly setup for the closing.

Cancel Done

All individuals listed below must agree to the use of electronic signatures and recordings.

▶ ▶ | 0:46 / 3:17

Remote Online\* eClosings with Pavaso

Pavaso 487 subscribers

Subscribe

66

Share

Download

Clip

...

[https://www.youtube.com/watch?v=njQSXAY\\_gFw](https://www.youtube.com/watch?v=njQSXAY_gFw)

The screenshot shows the Pavaso Digital Close Enterprise software interface. On the left, there's a sidebar titled "Closing Agent View" containing information about a closing: Address (5650 Arbor Hills Way, The Colony, TX 75056), Order Number (091601R.0007), Buyer (Leah Sommerville), Seller (None), Sales Price (\$ 0.00), Base Loan Amount (\$ 210,000.00), and Closing Date (09/16/2018 23:59 PM). A "Count Down to Closing:" timer shows 0 days, 0 hours, 0 minutes, and 0 seconds. Below the sidebar is a vertical menu with options: Take a Tour, Early Disclosures, Pre-Closing Review, Closing Setup, and Closings (which is currently selected).

The main area displays a "Select where you want to close:" section with three options:

- SIGNING TABLE (Windows 8 app)
- WEB CLOSING (Any web browser)
- REMOTE ONLINE CLOSING (Minimum browser requirements: Chrome 52, Firefox 52, IE 11) - This option is highlighted with a red border.

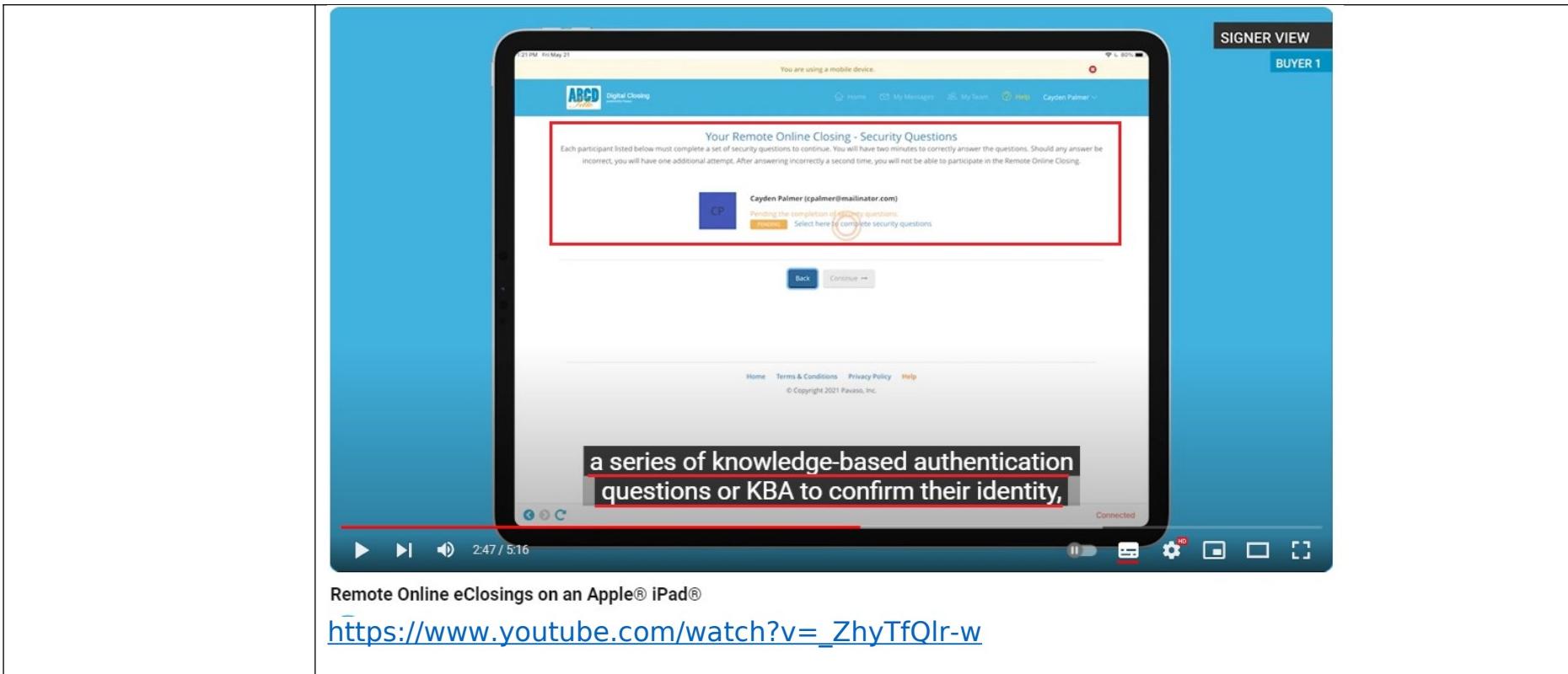
Below this is a "PAPER CLOSING" section with a "Continue" button. A "Signing Table" section contains a note: "Once you select this option, you will need to perform the closing process using the Signing Table app on a Windows 8 device. However, you may come back later and continue the closing process using Web Closing, if needed." A "Continue" button is located below this note.

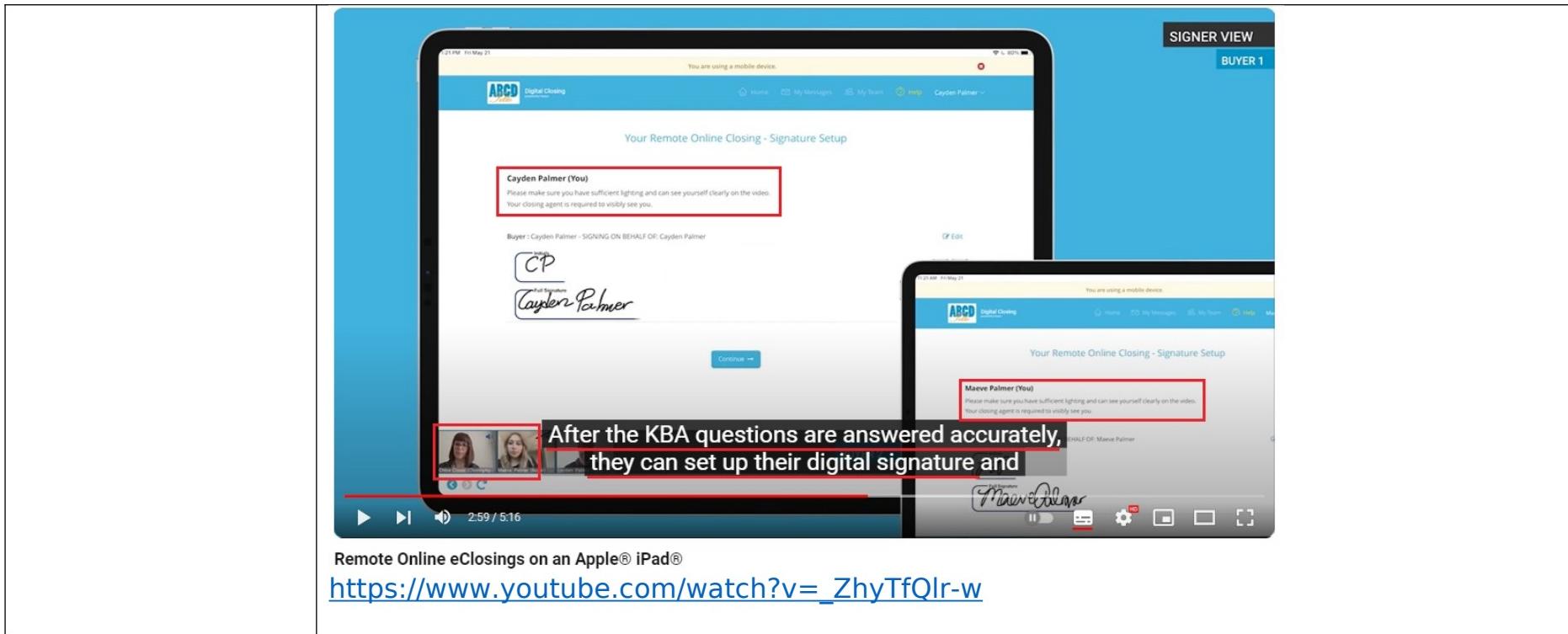
A central callout box states: "Once the closing agent logs on to the platform the closing session can begin."

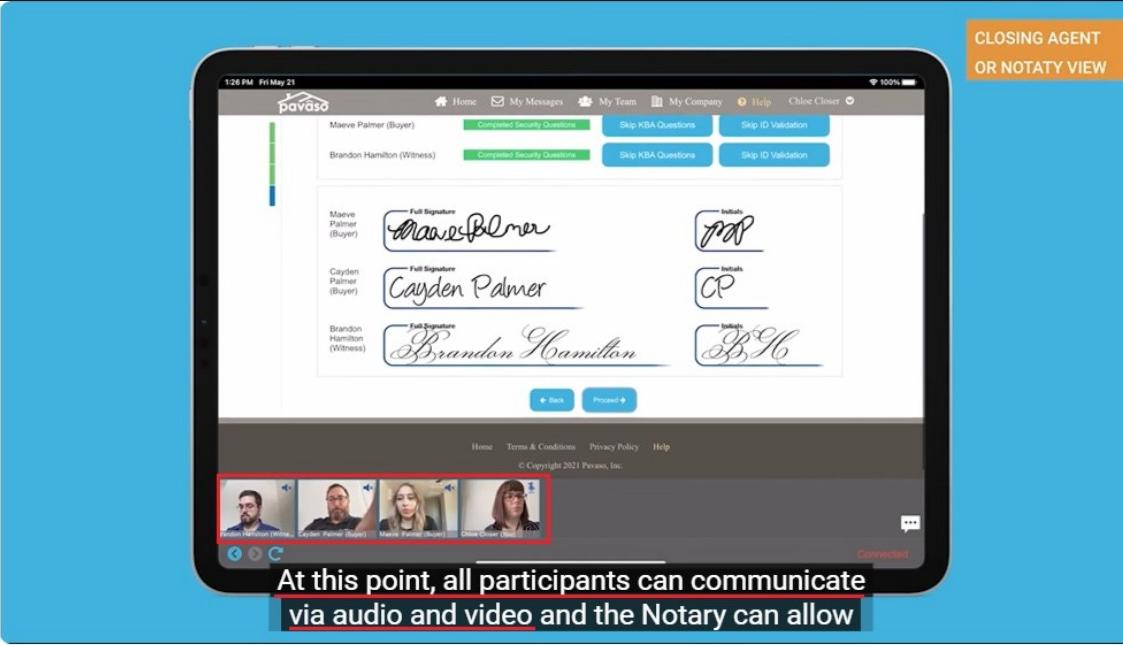
At the bottom of the video player, there are controls for play, volume, and progress (1:34 / 3:17). The video title is "Remote Online\* eClosings with Pavaso".

Below the video player, there's a channel info bar for "Pavaso" with 487 subscribers, a "Subscribe" button, and social sharing links for like (66), share, download, clip, and more.

The URL [https://www.youtube.com/watch?v=njQSXAY\\_gFw](https://www.youtube.com/watch?v=njQSXAY_gFw) is displayed at the bottom.





|   |  |
|---|--|
|   |  <p>At this point, all participants can communicate via audio and video and the Notary can allow</p> <p>Remote Online eClosings on an Apple® iPad®<br/> <a href="https://www.youtube.com/watch?v=_ZhyTfQlr-w">https://www.youtube.com/watch?v=_ZhyTfQlr-w</a></p>  |
| providing the electronic mortgage closing documents to the entities in a predetermined order during the document signing session, wherein the electronic mortgage closing documents are provided to the | The accused product practices providing the electronic mortgage closing documents to the entities (e.g., buyers, witnesses, notary) in a predetermined order (e.g., signing order wherein buyer and witnesses sign first, followed by notary) during the document signing session (e.g., video conferencing session for signing mortgage document), wherein the electronic mortgage closing documents are provided to the entities (e.g., buyers, witnesses, notary) for execution of an action (e.g., signing by the participants) representing signing of the electronic mortgage closing documents.<br>As shown below, the accused product enables signing of the document in an order, wherein, buyers and witnesses sign first, followed by the notary, to authorize the signing. |

entities for execution of an action representing signing of the electronic mortgage closing documents;

## Our Optimized Signing Experience

With many new features and process improvements, and a cleaner look and feel, closing agents and participants will complete digital closing sessions even faster than before. Some of the new features and process improvements include:

- Signers and witnesses can join with ease and are guided through a clear, step-by-step check-in process, with a dashboard to show the conductor their progression as they complete each step
- Maximized screen real estate for improved visibility
- Streamlined signing workflows simplify the passing of documents to each participant
- Improved navigation empowers signers to scroll or jump directly to each signing task
- New task list clearly displays documents and statuses to see open action items easier

<https://www.pavaso.com/ron/>

The screenshot shows a video player interface with a blue background. In the center is a smartphone displaying the Pavaso eClosings mobile application. The app's interface includes a toolbar at the top with various buttons: 'Buyer Complete', 'Task List', 'Upload', 'Delete', 'Invite Participant', 'Undo', 'Save', 'Add Tags and Markup', 'Send Document to Signer', and 'Tags on this Document'. Below the toolbar, there are tabs for 'ADDRESS' and 'MORTGAGE DE'. The main content area contains a form with fields for 'State of' (set to 'Florida') and 'County of' (set to ' Hillsborough'). It also includes a section for 'Physical Presence' and 'Online Notarization', with a date field set to '05 May 2024'. At the bottom of the app screen, a banner reads: 'If a document needs notarization, after the customers and the witnesses have signed, the'. The video player has a progress bar at the bottom showing '4:14 / 5:16'. Below the video, the text 'Remote Online eClosings on an Apple® iPad®' is displayed, along with a Pavaso channel logo, a 'Subscribe' button, and social sharing icons for 'Like', 'Share', 'Download', 'Clip', and more.

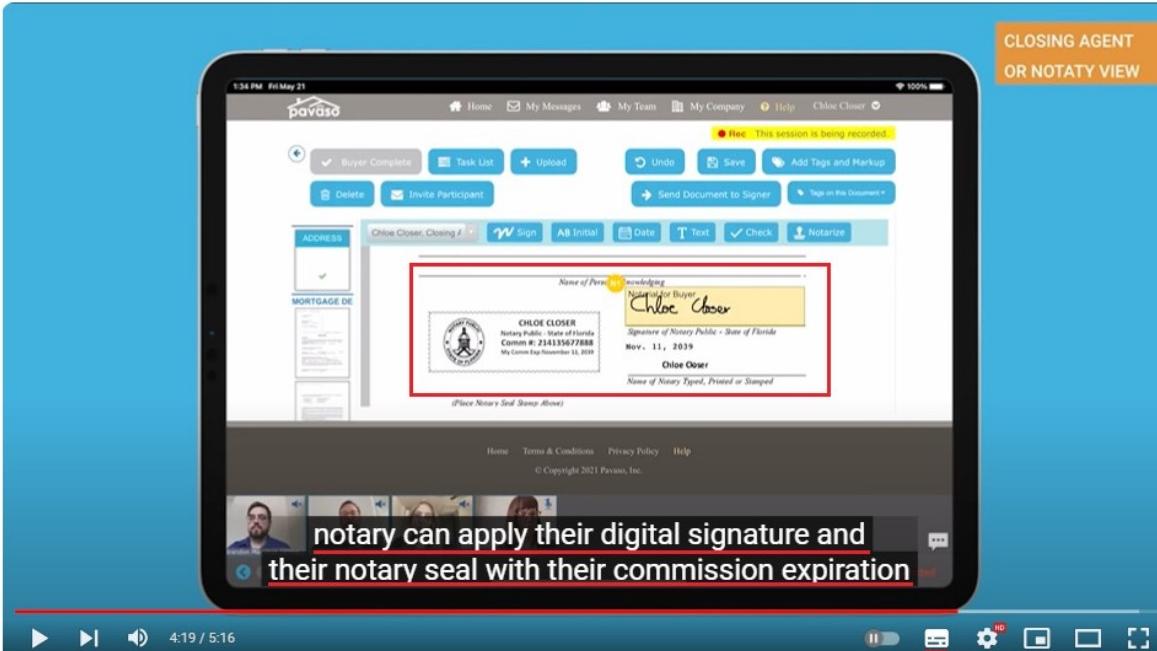
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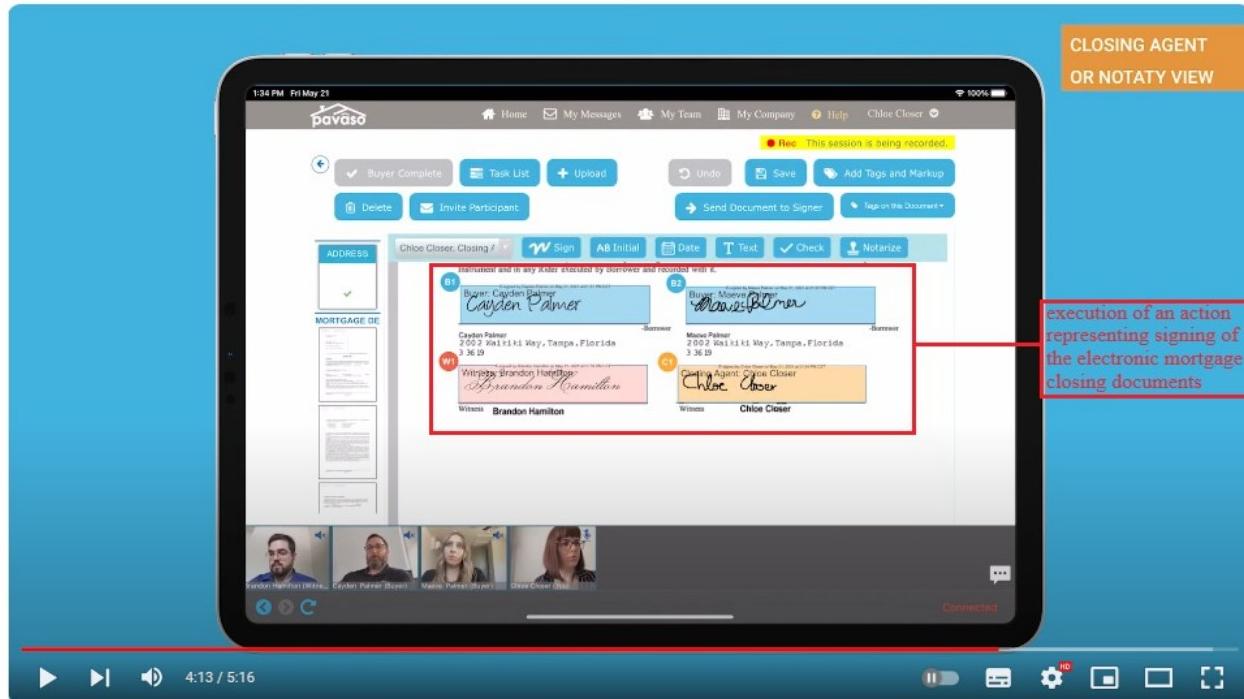
[https://www.youtube.com/watch?v=\\_ZhyTfQlr-w](https://www.youtube.com/watch?v=_ZhyTfQlr-w)

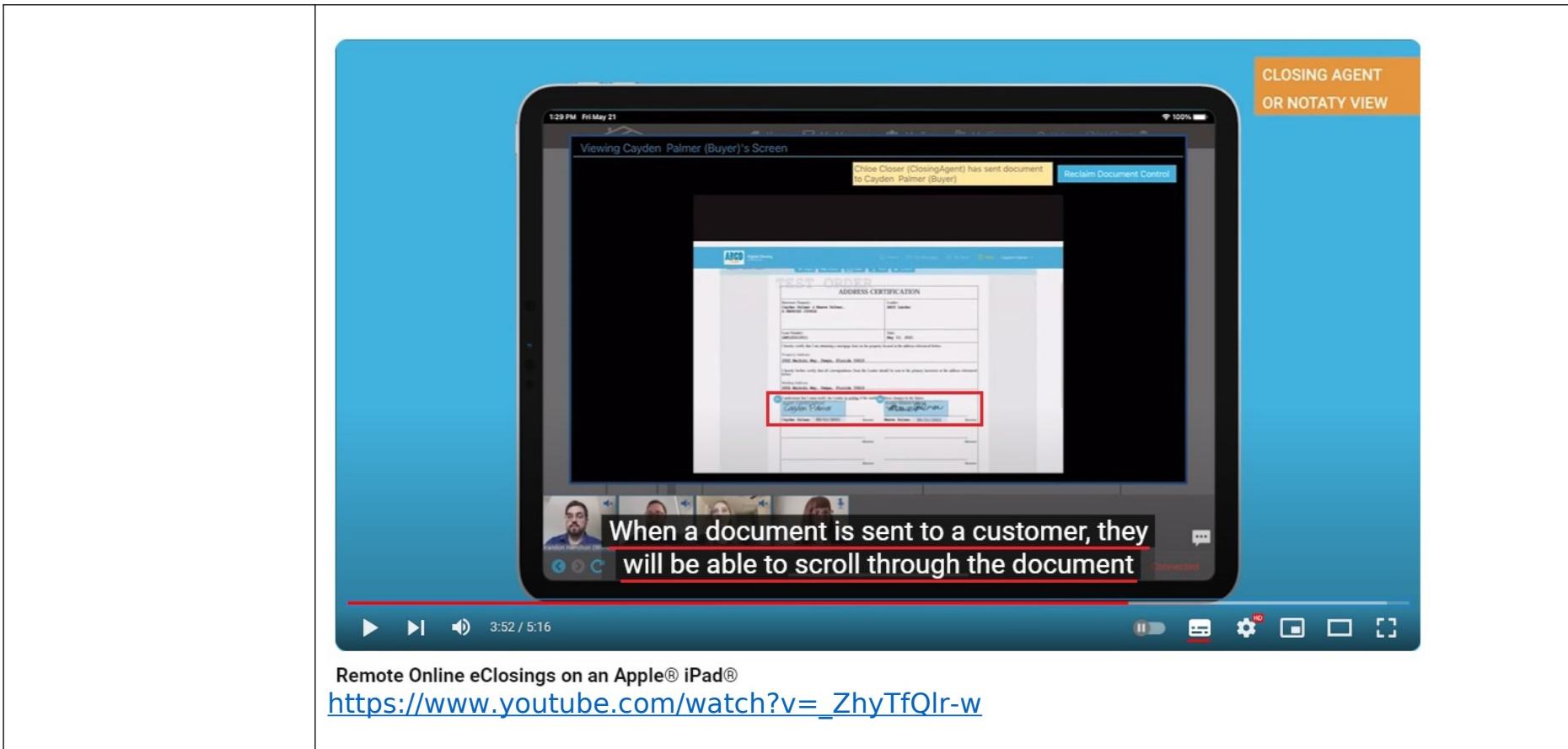


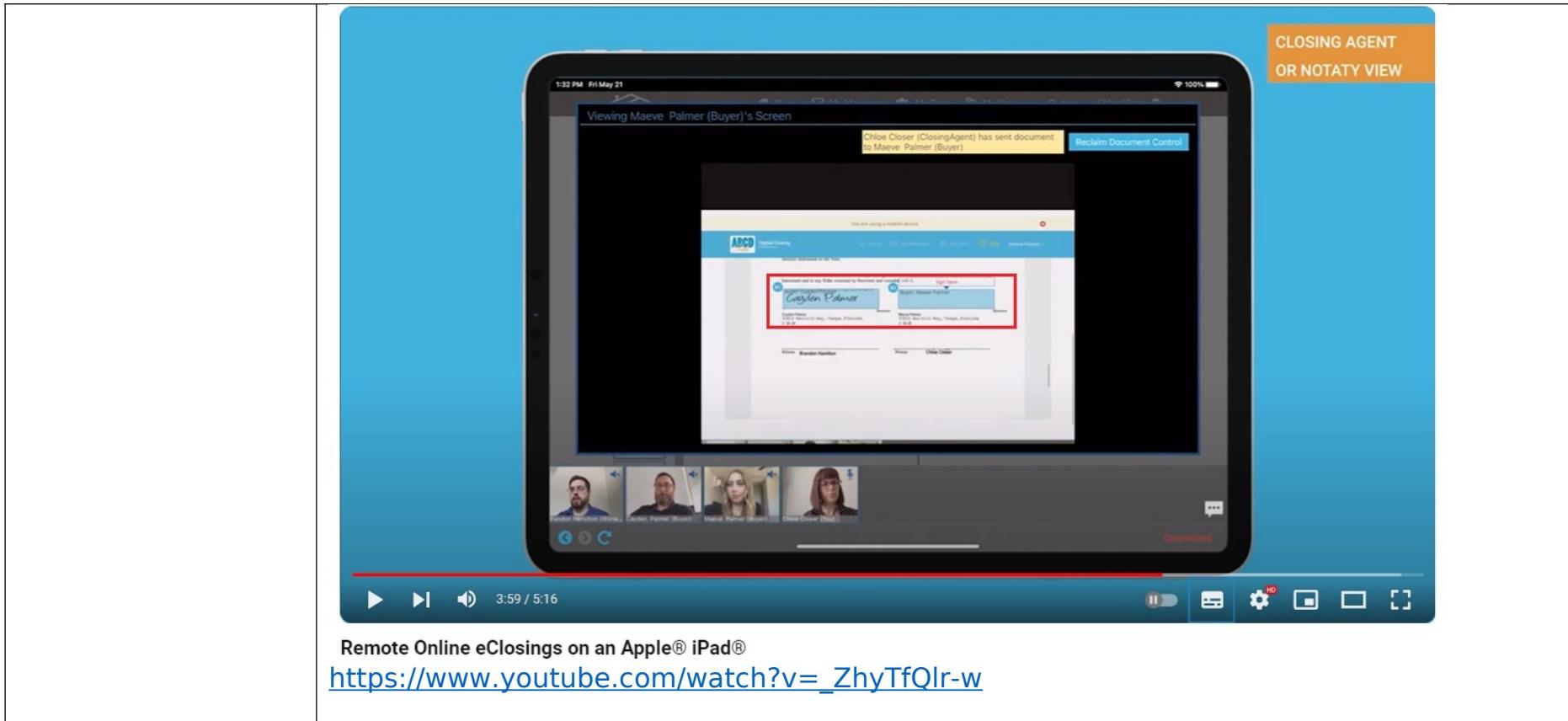
Remote Online eClosings on an Apple® iPad®

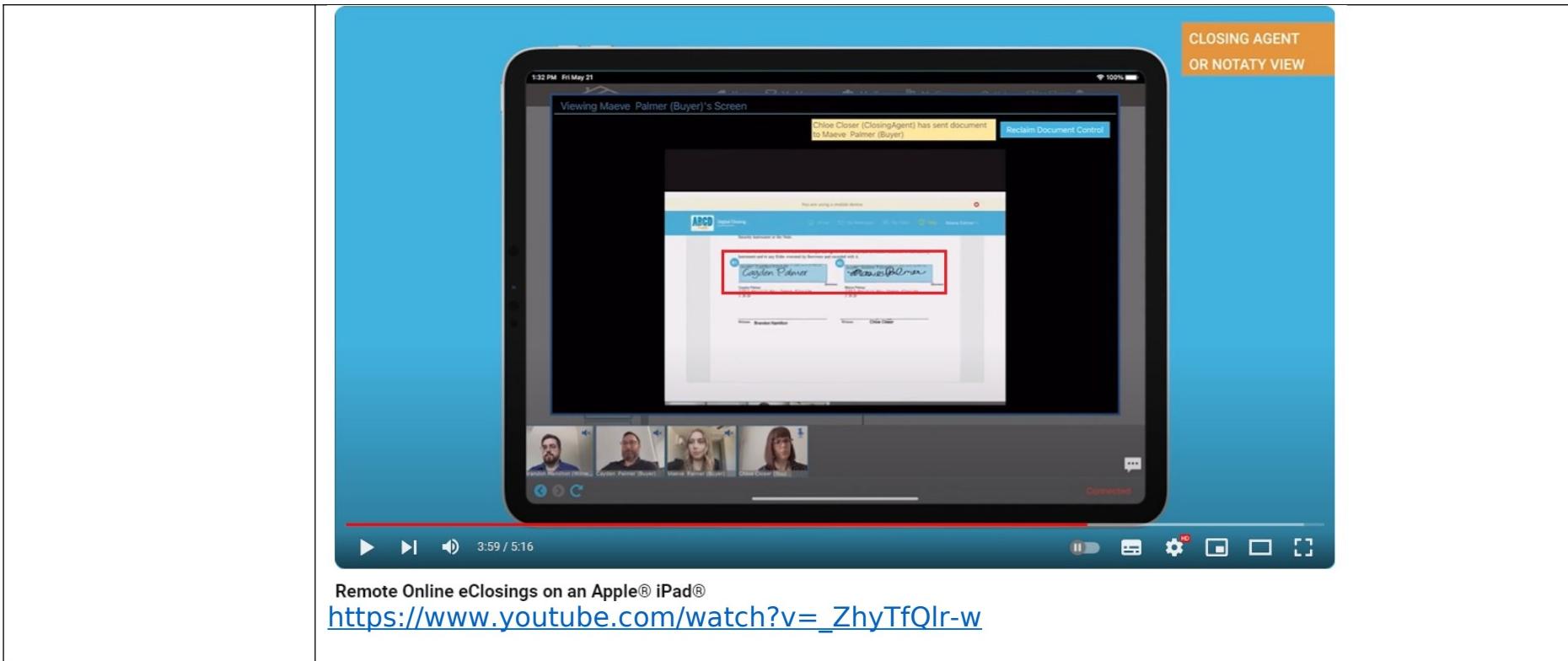
Pavaso 487 subscribers [Subscribe](#)

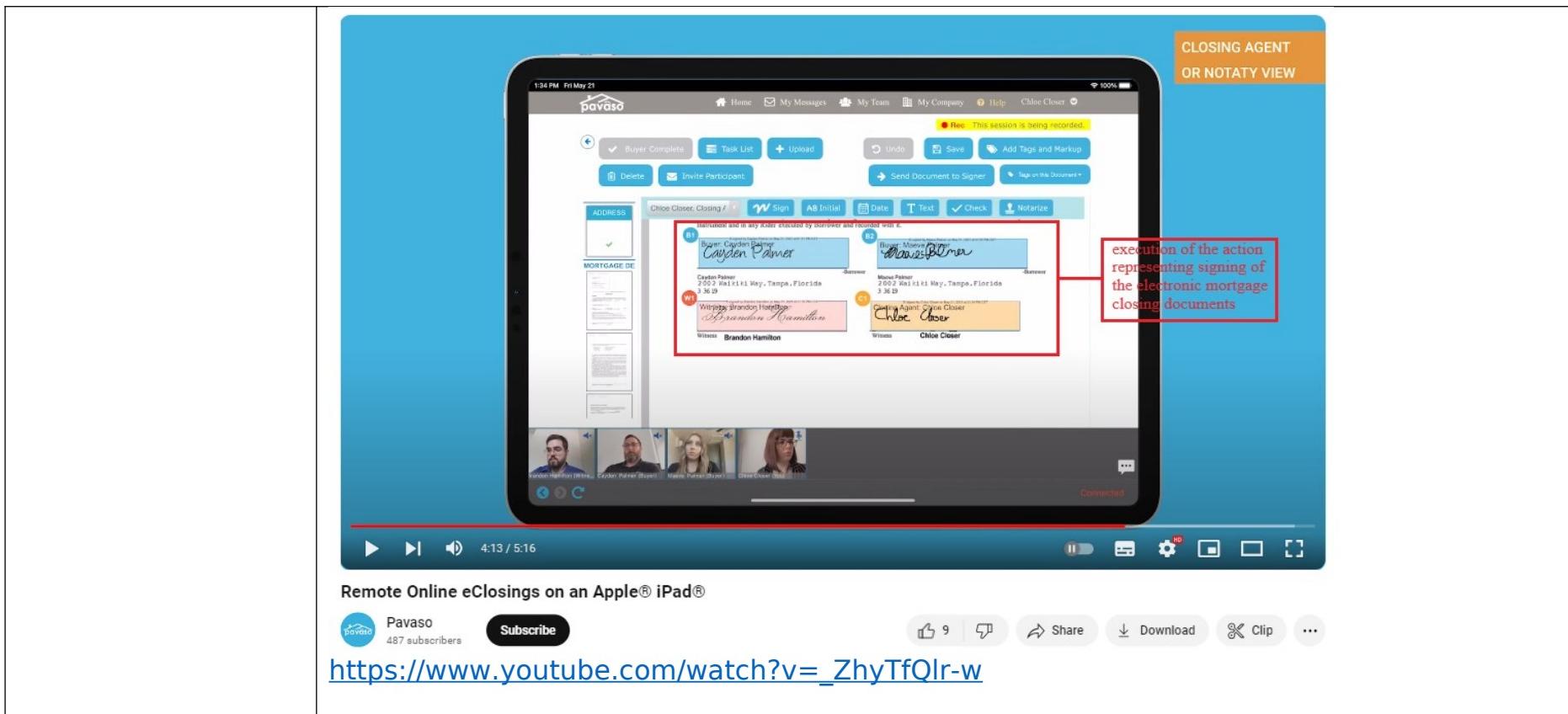
[https://www.youtube.com/watch?v=\\_ZhyTfQlr-w](https://www.youtube.com/watch?v=_ZhyTfQlr-w)

|   |   |
|---|---|
|   |  <p>Remote Online eClosings on an Apple® iPad®</p> <p><a href="https://www.youtube.com/watch?v=_ZhyTfQlr-w">https://www.youtube.com/watch?v=_ZhyTfQlr-w</a></p>   |
| detecting, for each of the entities, execution of the action representing signing of the electronic mortgage closing documents; | <p>The accused product practices detecting (e.g., monitoring whether a buyers and witnesses has signed the document), for each of the entities (e.g., buyers, witnesses, notary), execution of the action (e.g., signing by the participants) representing signing of the electronic mortgage closing documents.</p> <p>The accused product monitors completion of sign by the buyers and witnesses on the document, and it moves the control to the notary, once the buyers and witnesses has signed the document.</p> |









The screenshot shows a video player interface with a blue background. In the center is a mobile application window titled "pavaso". The app's header includes navigation links: Home, My Messages, My Team, My Company, Help, and Chloe Closer. Below the header are several buttons: Buyer Complete, Task List, Upload, Delete, Invite Participant, Undo, Save, Add Tags and Markup, Send Document to Signer, Tags on this Document, W Sign, AB Initial, Date, Text, Check, and Notarize. The main content area of the app shows a document with fields for "State of" (Mississippi) and "County of" (Hindsborough). It also contains a section for "Physical Presence" and "Online Notarization". At the bottom of the app window, there is a banner with the text: "If a document needs notarization, after the customers and the witnesses have signed, the". Below the app window, the video player controls show a play button, volume, and a progress bar indicating 4:14 / 5:16. To the right of the video player are standard YouTube interaction buttons: like (9), dislike, share, download, clip, and more.

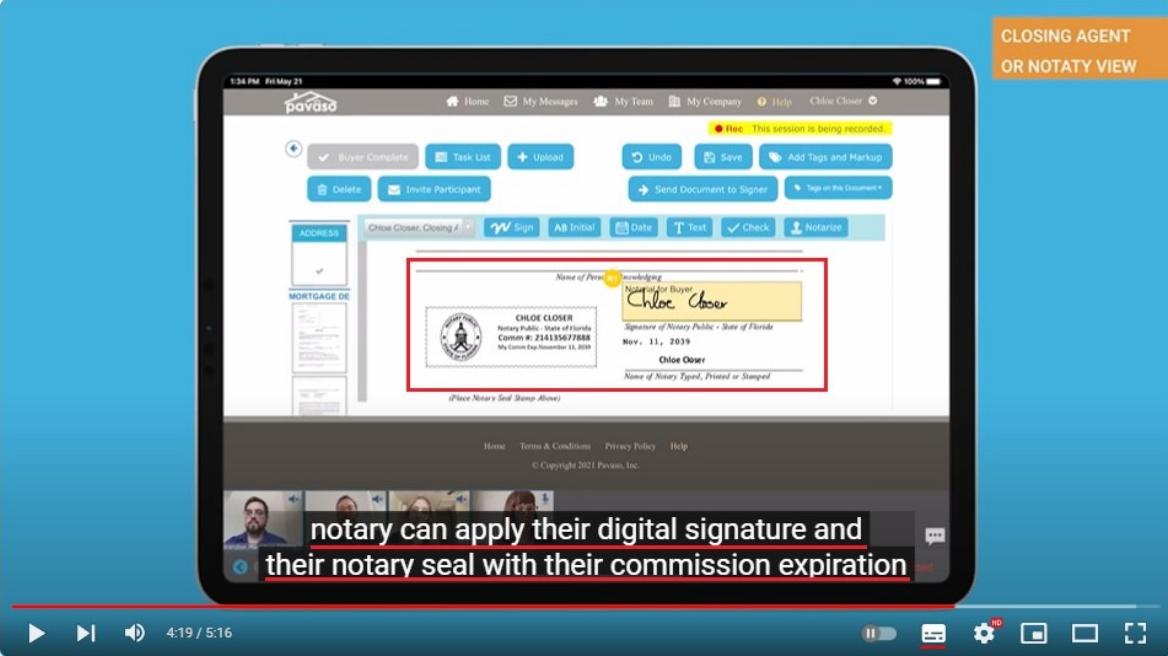
Remote Online eClosings on an Apple® iPad®

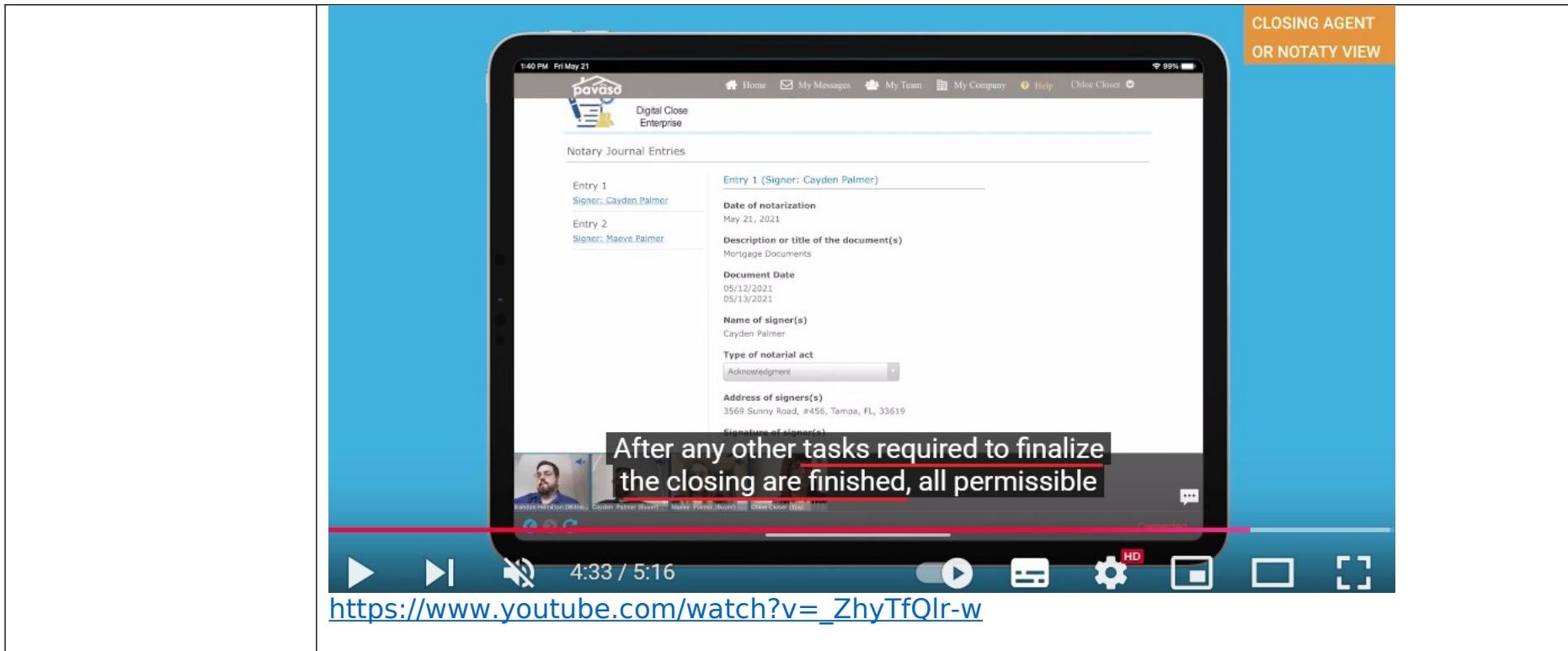
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|   |   |
|---|---|
|   |  <p>Remote Online eClosings on an Apple® iPad®</p> <p>Pavaso 487 subscribers <a href="#">Subscribe</a></p> <p><a href="https://www.youtube.com/watch?v=_ZhyTfQlr-w">https://www.youtube.com/watch?v=_ZhyTfQlr-w</a></p> |
| finalizing the electronic mortgage closing documents based, at least in part, upon the signing; and | The accused product practices finalizing (e.g., completing the signing process and finalizing the signed documents) the electronic mortgage closing documents based, at least in part, upon the signing.  |



SIGNERS VIEW

LENTER & TITLE VIEW

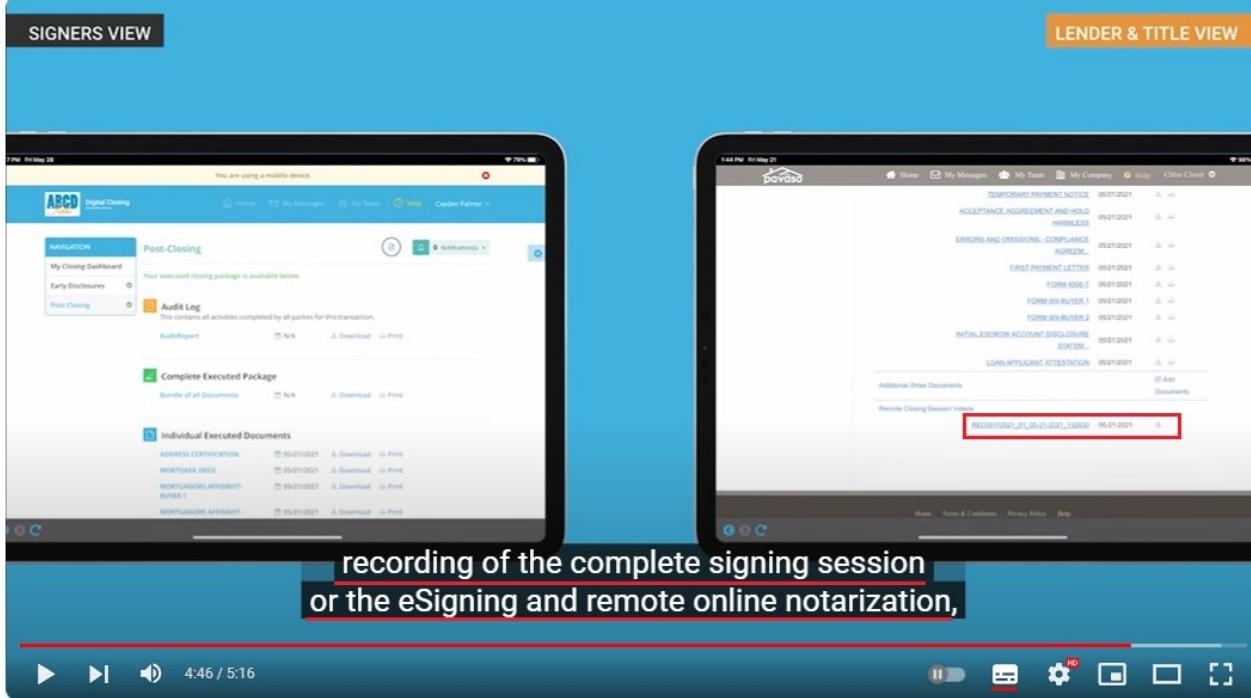
parties will have access within Pavaso to the executed documents, audit log and a video

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|   |   |
|---|---|
|   |  <p style="text-align: center;"><u>recording of the complete signing session<br/>or the eSigning and remote online notarization,</u></p> <p style="text-align: center;">4:46 / 5:16</p> <p>Remote Online eClosings on an Apple® iPad®<br/> <a href="https://www.youtube.com/watch?v=_ZhyTfQlr-w">https://www.youtube.com/watch?v=_ZhyTfQlr-w</a></p>  |
| recording a location associated with at least one of the entities, a time associated with the document signing session, and a date associated with the document signing | <p>The accused product practices recording a location associated with at least one of the entities (e.g., buyers, witnesses, notary), a time associated with the document signing session, and a date associated with the document signing session.</p> <p>As shown below, the accused product records location associated with the entities and time and date associated with the document signing session (e.g., video conferencing session for signing mortgage document).</p> |

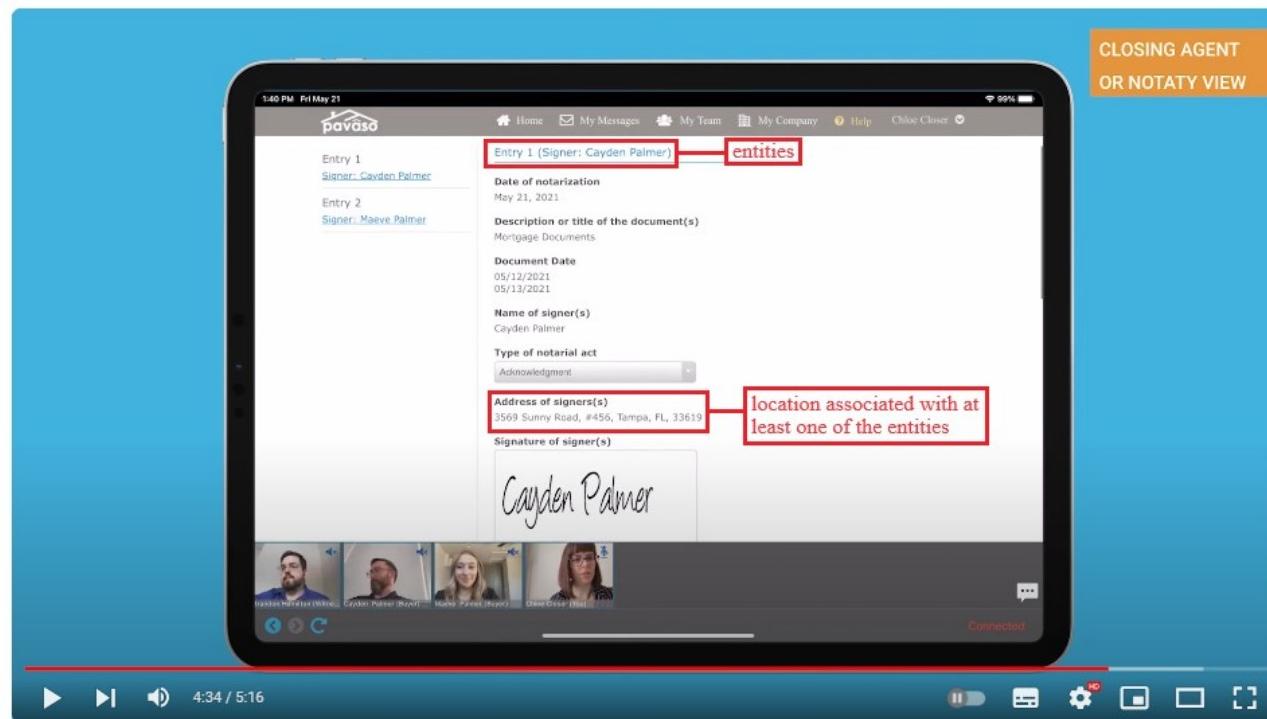
session.



Solutions Benefits Resources Company Contact [Get a Demo](#)

As is true of most websites, we gather some information automatically and store it in log files. This information includes Internet Protocol (IP) addresses, browser type and language, Internet service provider (ISP), referring and exit pages, operating system, date/time stamp, and clickstream data. We use this information to understand and analyze trends, to administer the site, to learn about user behavior on the site, and to gather demographic information about our user base as a whole. We may use this information in our marketing and advertising services.

<https://www.pavaso.com/privacy-policy/>



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1:44 PM Fri May 21

Home My Messages My Team My Company Help Chloe Closer

Digital Close Enterprise

Current date/time: 05/21/2021 01:44:12 PM System

Lobby Notifications

2002 Waikiki Way, Tampa, FL 33619

View Delete eVault Archive

ORDER NUMBER REC05112021\_01

COMPANY ABCD Title - Florida

BUYER: Cayden Palmer

SELLER:

SALES PRICE: \$ 0.00

CLOSING DATE: 05/21/2021 01:30 PM

ACTUAL CLOSING COMPLETED: 05/21/2021 01:43 PM

Post Closing

Audit Log

This Audit Log contains all of the activity from this Digital Closing up to the completion of the closing process.

AuditReport N/A

Complete Package

Bundle of all Documents N/A

Order Documents

ADDRESS CERTIFICATION 05/21/2021

MORTGAGE DEED 05/21/2021

MORTGAGORS AFFIDAVIT-BUYER 1 05/21/2021

MORTGAGORS AFFIDAVIT-BUYER 2 05/21/2021

NAME AND SIGNATURE AFFIDAVIT-BUYER 1 05/21/2021

NAME AND SIGNATURE AFFIDAVIT-BUYER 2 05/21/2021

a time associated with the document signing session, and a date associated with the document signing session

[https://www.youtube.com/watch?v=\\_ZhyTfQlr-w&t=280s](https://www.youtube.com/watch?v=_ZhyTfQlr-w&t=280s)